

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-17522-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Helen A McNeal
fka Helen A Johnson
154 Watsons Mill Rd
Elmer, NJ 08318

Social Security No.:
xxx-xx-6325

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 15, 2025

JAN: eag

Jeanne Naughton
Clerk

In re:
Helen A McNeal
Debtor

Case No. 20-17522-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Aug 15, 2025

Form ID: cscnodsc

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db	+ Helen A McNeal, 154 Watsons Mill Rd, Elmer, NJ 08318-2917
518865776	+ ABC Bail Bonds c/o Morgan Bornstein, 1236 K Brace Rd, Cherry Hill, NJ 08034-3229
518865784	+ Bankruptcy Department, 2727 Paces Ferry Road, SE, Building 2, Suite 1200, Atlanta, GA 30339-4053
518937447	+ Charles McNeal, 154 Watson's Mill Rd, Elmer, Nj 08318-2917
519019968	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518865813	+ Frank Hoerst, 13 West Ave, Woodstown, NJ 08098-1108
518865814	++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court:, New Century Financial, Attn: Pressler and Pressler, 16 Wing Dr, Cedar Knolls, NJ 07927
518865787	+ State of Delaware Div of Revenue, POB 8717, Wilmington, DE 19899-8717
518865788	State of NJ-Bkcy and Compliance, Division of Taxation, 50 Barrack Street, 9th Floor, Trenton, NJ 8695
518865789	+ UBI Cash, PO Box 965, Lac Du Flambeau, WI 54538-0965

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2025 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 15 2025 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@purchasingpower.com	Aug 15 2025 21:06:00	Purchasing Power, LLC, 2727 Paces Ferry Road, SE, Building 2, Suite 1200, Atlanta, GA 30339-6143
518872009	Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2025 21:14:08	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518865777	+ Email/Text: bankruptcy@pepcoholdings.com	Aug 15 2025 21:06:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
518884820	+ Email/Text: bankruptcy@pepcoholdings.com	Aug 15 2025 21:06:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
518912790	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 15 2025 21:06:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
518865779	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 15 2025 21:05:00	IRS, P O Box 7346, Philadelphia, PA 19101-7346
518865780	^ MEBN	Aug 15 2025 21:02:03	Kia Motors c/o Synergetic Comm, 5450 NW Central #220, Houston, TX 77092-2061
518865781	+ Email/Text: financeadmin@mdg.com	Aug 15 2025 21:05:00	MDG USA INC, 3422 Old Capital Trail, PMB # 1993, Wilmington, DE 19808-6124

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519057542	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 15 2025 21:24:39	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518865782	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 15 2025 21:12:40	Midland Mortgage, POB 26648, Oklahoma City, OK 73126-0648
518865836	+ Email/PDF: bankruptcy@ncfsi.com	Aug 15 2025 21:12:51	New Century, 16 Wing Dr, Cedar Knolls, NJ 07927-1023
518865783	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Aug 15 2025 21:05:00	Progressive Auto Ins., 6300 Wilson Mills Rd., Cleveland, OH 44143-2182
518865785	+ Email/Text: BKMailbox@QVC.com	Aug 15 2025 21:05:00	QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
518865786	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Aug 15 2025 21:24:42	Sprint, 6200 Sprint Parkway, Shawnee Mission, KS 66251-6105
518917154	Email/PDF: ais.tmobile.ebn@aisinfo.com	Aug 15 2025 21:12:39	Sprint Corp, PO BOX 7949, OVERLAND PARK, KS 66207-0949
518881278	+ Email/Text: REV_Bankruptcy_General@state.de.us	Aug 15 2025 21:06:00	State of Delaware, 820 North French Street, MS # 25, Wilmington, DE 19801-3592

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518865775		ABC Bail Bonds
518865778		Delaware Div of Taxation, Carvel State Office Bldg, 820 N French St
518865835	*+	Frank Hoerst, 13 West Ave, Woodstown, NJ 08098-1108

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Terry Tucker

on behalf of Debtor Helen A McNeal terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6